



OVERVIEW

Please see below for some frequently asked questions about the HCTC Electronic Payment System. If you know which category your question falls in, click on the category link.

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I. GENERAL

1. **Can I use my credit or debit card to make an electronic payment?**
No; electronic payments using a credit or debit card is not available at this time. However, you can choose to pay by credit or debit card when you mail payments.
2. **How does the electronic payment system work?**
The electronic payment system is a secure way to transfer your payment from your bank account directly to the HCTC Program. When you make a payment, the system issues an electronic check payment from your bank to the HCTC Program.
3. **What is eCheck?**
eCheck stands for electronic check and is the method that the electronic payment system uses to process payments. The electronic payment system securely transfers payment from your bank account directly to the HCTC Program.
4. **Is there any charge to use electronic payment?**
No; the HCTC Program does not charge you to use this system; however, your bank may charge a transaction or convenience fee.
5. **Can HCTC participants switch from paper payments to electronic payments?**
Participants can make either paper or electronic payments. When you receive your invoice each month, you can decide whether a paper or electronic payment would be best. If you would like to



make an electronic payment, visit www.irs.gov/hctc and see the “Making Payments” page. If you would like to mail your payment, follow the directions listed on your invoice.

6. What is U.S. Bank?

U.S. Bank is the external financial institution that manages the electronic payment system for the HCTC Program. U.S. Bank’s electronic payment system complies with all federal information security requirements. To learn more about U.S. Bank, visit www.usbank.com.

7. Will I receive email solicitations from U.S. Bank since I submitted my email address?

No. You will not receive any solicitation emails from U.S. Bank. Your email address was requested simply to email you payment confirmations.

II. LOG IN INFORMATION

8. When I enter my HCTC Account Number, an invalid account message keeps appearing. What should I do?

First, please check that the HCTC Account Number you entered is the same number printed on your invoice. If it is the correct number, and you still receive an invalid account message, you may no longer be eligible to receive the HCTC or to use the electronic payment system. If you are no longer eligible, you will receive a letter explaining the reason for your ineligibility.

For additional information about your account, you may call the HCTC Customer Contact Center toll-free at 1-866-628-4282 (HCTC). Those with a hearing impairment should call 1-866-626-4282 (TTY). The Customer Contact Center is available Monday through Friday, between 9:00 AM and 6:00 PM EST.

9. After three attempts to log in, my user account has been locked. What should I do?

Unfortunately, the user name or password you entered is invalid. Please contact the HCTC Electronic Payment Help Desk at 1-866-364-9553, Monday through Friday, between 8:00 AM and 5:00 PM EST.

10. I forgot my User ID. What should I do?

If you can’t remember your User ID, you can contact the HCTC Electronic Payment Help Desk at 1-866-364-9553 for assistance. The Help Desk is available Monday through Friday, between 8:00 AM and 5:00 PM EST.

11. I forgot my Password. What should I do?

If you forgot your Password, you should click on the “Forgot Password” link on the electronic payment log in screen. You can request that a new password be emailed to you. If you do not have an email address, you can call the E-Payment Help Desk. The Help Desk phone number is 1-866-364-9553 and is available Monday through Friday, between 8:00 AM and 5:00 PM EST.



12. I logged into the electronic payment system and updated my profile. Will my updates change the information on my HCTC account?

No; updating your profile does not change the information on your HCTC account. If you would like to change your name, address, or phone number on your HCTC account, please download the [Registration Update Form](#), complete, and send it to the HCTC Program.

13. I logged into the electronic payment system and created my profile. Does my electronic payment profile need to match the information on my HCTC account?

Your electronic payment profile should match the information on your HCTC account. If you update your electronic payment profile, please make sure to notify the HCTC Program by completing and sending us a [Registration Update Form](#).

III. BANK ACCOUNT INFORMATION

14. Will the electronic payment appear on my bank account statement?

Yes; once the payment is processed, it will be listed on your bank account statement.

15. My bank account statement shows that I was debited more than the amount due on my invoice. Why are the amounts different?

Your bank may have charged a transaction fee or an insufficient funds fee for the electronic payment. The HCTC Program is not responsible for amounts that your bank may charge for electronic transactions or due to insufficient funds.

16. What should I do if my payment is declined?

Please contact your bank and ask why your payment transaction was declined. There may be insufficient funds in your bank account.

Once the issue is corrected, you can try to submit the electronic payment again. If you choose, you can mail your payment to us but please be aware of the due date on your invoice and ensure there is enough time for the HCTC Program to receive and process it.

17. How many bank accounts can I set up in the system?

You can set up multiple checking or savings accounts in the electronic payment system.

18. Can I use multiple bank accounts to pay for my monthly invoice amount due?

If you have set up multiple bank accounts in the electronic payment site, you can choose to split your amount due among your accounts. You will need to select the payment amount you would like to charge to each account.



However, you must make sure that the total of all the payments is equal to the amount due for the month. If the total of all the payments does not equal your monthly invoice amount, we will not make the payment to your health plan and your health coverage will be at risk.

IV. ELECTRONIC PAYMENT PROCESSING

19. What does a “pending payment” mean?

A pending payment is a payment you have submitted but has not yet been processed and debited from your bank account. When you submit an electronic payment, the transaction will be held as “pending” until the transaction has cleared your bank. If your bank initially declines the transaction, the payment may take longer to process.

20. When will my electronic payment be applied?

Payments made before 9 PM EST will post to your electronic payment account within two business days. Payments made after 9 PM EST will post to your account within three business days.

21. Will I receive an email confirmation when I modify a payment?

Yes, you will receive an email confirmation. The payment information will also be updated in the “Pending Payments” screen of the electronic payment system.

22. Will I receive an email confirmation when I cancel a payment?

No, you will not receive an email confirmation. However, the payment will be removed from the “Pending Payments” screen of the electronic payment system. You only receive email confirmations when you make, or modify, a payment.

23. Can I make more than one electronic payment in a month?

Yes, you can make multiple payments in one month.

24. Can I cancel an electronic payment that has already been processed?

No; once an electronic payment has been debited from your bank account, the transaction is complete and cannot be cancelled.

25. Can I submit advance payments?

You can not schedule advance payments; however, payments for more than the amount due are allowed, and any excess payment amount will be posted as a credit on your account and show on future invoices.

26. Can I set up recurring electronic payments?

No, recurring payments are not an option at this time. When you receive your invoice, please log into the electronic payment system and pay your invoice amount.



27. How will I know if my online payment has been processed?

If you elected to receive an email confirmation, you will receive one immediately after you complete your payment transaction. Your payment will also post to your payment history once it is processed, and will appear on your bank statement.

28. My electronic payment was not processed for this month. Can you explain why?

There are several possible reasons why your electronic payment was not processed. A common scenario is if your bank declined the payment transaction. Please contact your bank for more information.

If you did not make the payment in time for this month's payment due date, it was credited to your HCTC account. Please see the account balance on your next invoice to see if your unprocessed payment appears as a credit.

29. Can I see all the payments I have made, including mailed payments, in the electronic payment system's "Payment History" screen?

No; only payments processed through the electronic payment system are posted under "Payment History." To view your processed mailed payments, please see the payments listed on your invoice.

30. Is my electronic payment history updated if a check bounces or the payment is not accepted?

No; if a payment is not cleared by your financial institution, no notice will be posted in the "Payment History" screen.

31. What happens to my electronic payment account if I get canceled out of the HCTC Program?

If you are canceled out of the HCTC Program, your electronic payment account will be deactivated, and you will no longer be able to access your electronic payment account.

32. Can I make a payment without registering on the electronic payment system?

No, you are unable to make an electronic payment without registering in the system.

33. My family members have separate HCTC account numbers. Will I need to register each of the different account numbers to make electronic payments for each?

Yes, you will need to register each HCTC account separately to make online payments. However, you can create, and use, the same User ID and Password for each account.

34. I have multiple HCTC account numbers which I would like to make payments for. How can I make payments for each of the accounts?

You will need to submit payments separately for each account. Log in to each account by entering your HCTC account number; make your payment, and then log out. Then log in again and follow the same steps for each HCTC account number.



V. FOR ADDITIONAL QUESTIONS

35. Who should I contact for electronic payment issues?

You can call the HCTC Customer Contact Center toll-free at 1-866-628-4282 (HCTC). Those with a hearing impairment should call 1-866-626-4282 (TTY). The Customer Contact Center is available Monday through Friday, between 9:00 AM and 6:00 PM EST.

If your E-Payment account is locked, please contact the HCTC Electronic Payment Help Desk at 1-866-364-9553 for assistance. The Help Desk is available Monday through Friday, between 8:00 AM and 5:00 PM EST.